

TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY		905000000000000000	70,490,128,012.52	65,798,271,341.91
CONTINGENT ACCOUNTS				
Guarantees Issued	405000000000000000		0.00	0.00
Financial Standby Letters of Credit	410050000000000000		115,023,599.60	177,573,599.60
Performance Standby Letters of Credit	410100000000000000		0.00	0.00
Commercial Letters of Credit	415000000000000000		692,083,961.79	622,189,079.07
Trade Related Guarantees	420000000000000000		157,513,169.20	72,273,204.72
Commitments	425000000000000000		0.00	0.00
Spot Foreign Exchange Contracts	430000000000000000		149,160,000.00	97,000,000.00
Securities Held Under Custodianship by Bank Proper	495220000000000000		0.00	0.00
Trust Department Accounts	495250000000000000		2,768,320,361.70	2,867,721,379.84
a) Trust and Other Fiduciary Accounts	495250500000000000		796,018,045.53	729,306,503.45
b) Agency Accounts	495251000000000000		1,972,302,316.17	2,138,414,876.39
c) Advisory/Consultancy	495251500000000000		0.00	0.00
Derivatives	435000000000000000		0.00	0.00
Others	440000000000000000		245,132,693.49	241,377,117.61
TOTAL CONTINGENT ACCOUNTS	400600000000000000		4,127,233,785.78	4,078,134,380.84
ADDITIONAL INFORMATION				
Gross total loan portfolio (TLP)	499020000000000000		52,370,135,183.54	47,063,898,010.58
Specific allowance for credit losses on the TLP	499300000000000000		712,784,126.88	667,018,018.88
Non-Performing Loans (NPLs)				
a. Gross NPLs	499100500000000000		1,311,727,974.32	1,467,430,873.86
b. Ratio of gross NPLs to gross TLP (%)	499150500000000000		2.50	3.12
c. Net NPLs	499101000000000000		598,943,847.44	800,412,854.98
d. Ratio of Net NPLs to gross TLP (%)	499151000000000000		1.14	1.70
Classified Loans & Other Risk Assets, gross of allowance for credit losses	499200000000000000		2,367,490,000.00	2,367,490,000.00
DOSRI Loans and receivables, gross allowance of credit losses	499400000000000000		1,212,117,019.25	1,140,719,198.23
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	499480000000000000		2.31	2.42
Gross non-performing DOSRI loans and receivables	499500000000000000		0.00	0.00
Ratio of gross non-performing DOSRI loans and receivables to TLP (%)	499550000000000000		0.00	0.00
Percent Compliance with Magna Carta (%)				
a. 8% for Micro and Small Enterprises	499050500000000000		19.65	5.28
b. 2% for Medium Enterprises	499051000000000000		16.03	18.38
Return on Equity (ROE) (%)	499350000000000000		8.27	9.91
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations				
a. Total CAR (%)	499650500500000000		16.35	19.28
b. Tier 1 Ratio (%)	499650501000000000		15.48	18.43
c. Common Tier 1 Ratio (%) ^{1/}	499650501500000000		0.00	0.00
Deferred Charges not yet Written Down	499700000000000000		0.00	0.00
Unbooked Allowance for Credit Losses on Financial Instruments Received	499750000000000000		0.00	0.00

^{1/} Common Equity Tier 1 is only applicable to all Universal and Commercial Banks and their subsidiary banks.

Republic of the Philippines
CALOOKAN CITY) s

I/We, Roselle M. Baltazar and Rolando R. Avante of the above-mentioned bank do solemnly swear that all matters set forth in the above balance sheet are true and correct to the best of my/our knowledge and belief.

ROSELLE M. BALTAZAR
FVP - COG Head

ROLANDO R. AVANTE
President

SUBSCRIBED AND SWORN to before me this 23th day of January at Calookan City, affiant exhibiting his/her Tax Identification No. 179-193-899 and Tax Identification No. 106-968-623.

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NOTARY PUBLIC
ATTY. NIÑO CRISTOPHER S. PUSA
Notary Public (NC-304 Valid Until Dec. 2017)
Roll of Attorney's No. 53988
PTR No. 8448318; 01.03.17; Calookan
IBP No. 1048892; 01.03.17; Calmana
MCLÉ Cert No. V-0023535; 08.16.16
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